

a financial events database configured to include information about user financial events;

a remittance database configured to include information about user combined remittances, wherein said combined remittance includes a portion of funds to satisfy debts related to said financial events and a portion of funds for investment;

a payment hierarchy system for establishing rules for distributing said combined remittance to said financial events and to an investment brokerage system; and,

an investment broker system in communication with said billing system wherein said investment broker system comprises:

an investment instruction arrangement database configured to include user investment instruction information;

an investment account database configured to include multiple investment products; and,

an investment payment hierarchy system for establishing rules for distributing funds to said investment products.

6. A method for funding multiple investment products including the steps of:

providing a charge card billing system through which users charge financial events;

capturing, using said billing system, financial event information;

providing an investment broker system in communication with said billing system, wherein said investment broker system includes multiple investment products through which users can select investments for purchase;

billing said users for said financial events and said investment products;

accepting combined remittances from users, using said charge card billing system, a portion of said combined remittances defined as funds to satisfy debts related to said financial events and investment funds to be applied to said investment products;

applying hierarchy rules to said combined remittances to determine a portion to be allocated to said investment funds;

transferring said investment funds to said investment broker system;

applying payment hierarchy rules to said investment funds; and,

distributing said investment funds to said investment products in
accordance with said payment hierarchy rules.